

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on

Date:

Name:

Signature:

11-7-01

Melissa Scanzillo

Melissa Scanzillo
Clifford Chance Rogers & Wells LLP#11
mm
410

Docket No. 3499-091

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Greener et al.

Filed: November 16, 2000

Group Art Unit: 2164

Serial No: 09/714,315

Examiner: to be determined

For: AUTOMATED ONLINE SALES RISK MANAGEMENT

RECEIVED
JAN 22 2002
Technology Center 2100**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**Commissioner for Patents
Washington, D.C. 20231

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is a copy of Form PTO-1449 and copies of the documents listed thereon.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

Also enclosed is a copy of the PCT Search Report issued on October 18, 2001 for the foreign counterpart of the present patent application, in which the presently disclosed references were cited. Since a translation of the Search Report is also enclosed, it is believed that the applicants in the above-identified patent application have now met the "concise explanation" requirement of 35 C.F.R. 1.98.

The present Information Disclosure Statement has been submitted prior to the receipt of an Office Action in this application. Accordingly, no fee is due. However, in the event that a first Office Action was mailed on or before the date of submission of this disclosure statement, the Commissioner is hereby authorized to charge any fees to deposit Account No. 50-0521.

Date:

11/7/01

Respectfully submitted,

J.P. Kincart

Joseph P. Kincart

Reg. No. 43,716

Clifford Chance Rogers & Wells LLP
200 Park Avenue
New York, NY 10166-0153
Telephone: (212) 878-3289